

sacrifice, and patience on the part of our people.

It is on every American to exercise these values: Do not gather in large groups. Don't hoard crucial goods. Keep your distance from those you must be near. Protect yourself and others by washing your hands, covering your cough and sneeze, and cleaning commonly used surfaces. Work from home if you can. Check on your neighbors. Call your relatives. Offer to help each other, especially the most vulnerable. We are all in this together.

Much as we did before, we must shed party labels and put aside partisan politics. We must band together and hold on to our national identity, our families, and, most importantly, our faith.

Throughout history, Americans have risen to the occasion when confronted with crises. I am confident this time will be no different.

It is up to each and every American to fight the spread of this deadly virus. Countless lives depend on it. The days and months ahead will be tough for everyone. But just like post-World War II, a safer, a healthier, and a more prosperous United States of America is just around the corner.

I yield the floor.

RECOGNITION OF THE MAJORITY LEADER

The ACTING PRESIDENT pro tempore. The majority leader is recognized.

SENATE LEGISLATIVE AGENDA

Mr. MCCONNELL. Mr. President, yesterday I introduced the Coronavirus Aid, Relief, and Economic Security Act: Senate Republicans' bold proposal to continue combating this health crisis and the economic crisis it is causing. And I called on our Democratic counterparts to join us immediately at the table for urgent discussions so the Senate can deliver measured relief to the American people as soon as humanly possible.

I am glad to say that talks are already well underway. Earlier this morning, a number of our committee chairmen began indepth, bipartisan talks with their Democratic counterparts. We were joined by representatives from the administration, and those talks continue right now as we speak.

Here are the next steps: These Member-level discussions will proceed with the goal of reaching agreements on each of four components of the legislation by the end of today—by the end of today, agreements on each of these four components.

This would allow the first procedural vote to occur before the end of the day tomorrow, and that would allow a bipartisan package focused on immediate challenges to pass the Senate Monday.

The Nation's needs and expectations are perfectly clear. Workers, families, small businesses, and the foundations

of our economy itself need swift action. And in the Senate, "swift" means bipartisan.

The Senate rose to the occasion earlier this month. We united across party lines to pass billions in quick funding to support the medical response, and we did it again just this week. We passed the more modest proposal that came over from the Democratic House quickly and in a bipartisan fashion.

Now our Nation needs a major next step, and we need it fast. That is why Senate Republicans produced a bold initial proposal to give shape and structure to these discussions.

First, our CARES Act will deliver direct financial help as quickly as possible to the American people. Senate Republicans want to put cash in Americans' hands.

For Americans who have lost work, this would be the quickest possible first wave of government assistance to supplement unemployment insurance and help with bills and immediate needs.

For our Nation's seniors, this would supplement Social Security and provide further relief to those who are at heightened risk and have had to change their routines literally overnight.

And for Americans still working, this infusion of money would provide a little more certainty in this very uncertain moment and the opportunities to invest in local economies where possible.

Second, our proposal would provide the quickest possible access to desperately needed liquidity for small businesses all across our country. Our proposal would use existing channels and small businesses' existing lending relationships to provide hundreds of billions of dollars in emergency capital, a significant cash infusion as fast as possible so that more small businesses can hold on to their workers, weather this disruption, and come out on the other side instead of having to resort to layoffs or shutdowns right away.

So no tangled new bureaucracies, no delay of this urgent aid while we try to redesign complex programs from the ground up, just the most direct path—the most direct path to the cash that small businesses need to keep making payroll, while, in many cases, the government itself is chasing away their customers for the sake of public health.

This straightforward approach is already earning support. A coalition of small business advocates has already written to express their hope that "both Republicans and Democrats can come together" to pass this.

Third, our bill recognizes a big, structural, national crisis requires a big, structural response. Let me say that again. Our bill recognizes that a big, structural national crisis requires a big, structural response.

We want to empower the Treasury Department to engage in targeted lending—not bailouts but loans—to key

sectors and industries which this pandemic is hurting.

Again, we want to preserve employer-employee relationships wherever we can. We have to fight to protect jobs, and we need to recognize that our Nation will need industries to come back online quickly on the other side of the crisis.

Fourth—and this is crucial—our legislation will continue to push surged resources to the frontlines of the medical battle against the virus itself. We want to expand access to testing and treatment to further encourage and speed up research on therapeutics and eventually vaccines, to continue to fund the hospitals and health centers that are treating patients, and we want to expand healthcare workers' access to critical equipment and supplies, including—including—respirator masks.

These are the four big things our bill seeks to do. As we speak, at this very moment, Senators on both sides are discussing the details and exchanging suggestions on all four of the pillars that I have just outlined.

So, once again, this will not be the first bill we pass to combat this crisis or the second, and I do not expect it will be the last.

This legislation does not need to contain every piece of the ongoing national effort. In fact, that would be impossible. But everyone—everyone—from public health experts to economists, to working families of this country—everyone—has made it clear that we need to deliver relief and we need to deliver it now.

We need to go big. We need to minimize new complexity, and we need to move swiftly. We need to push immediate relief to Americans. We need to keep Americans employed as much as possible and help job creators literally stay afloat. We need to continue taking action to stand with medical professionals and protect our Nation's health.

Laid-off workers cannot wait. Struggling Main Street businesses cannot wait. Our hospitals and health centers cannot wait.

So, as I said, I hope these Member-level discussions will be able to produce agreements in principle on all four components by the end of the day today. In fact, they must reach agreement by the end of the day today. That would leave tomorrow for drafting legislative text and for the first procedural vote on the shell. And that should allow a bipartisan package, focused on immediate challenges, to pass the Senate on Monday.

The crisis is moving fast. The Senate is here, we are working, and we are going to deliver.

RESERVATION OF LEADER TIME

The ACTING PRESIDENT pro tempore. Under the previous order, the leadership time is reserved.

MORNING BUSINESS

The ACTING PRESIDENT pro tempore. Under the previous order, the Senate will be in a period of morning business, with Senators permitted to speak therein for up to 10 minutes each.

The Senator from Wyoming.

SENATE LEGISLATIVE AGENDA

Mr. ENZI. Mr. President, I want to associate myself with the remarks of the leader. I want to thank him for all of his efforts to pull these task forces together who are now working across the aisle to come up with this package that we should be able to start working on today or tomorrow.

I appreciate his comments that we are going to work through the weekend. This is unusual for the Senate and for the House, but the Senate is here, the Senate is working, and we are trying to come up with solutions that will keep America moving.

I particularly want to talk about one piece of the package because I have been getting calls from small businesses—small businesses that are saying: We have been shut down; we have been told that we can't do anything with our business right now.

Now, it is not all businesses. I do know that grocery stores are doing very well, probably having their best year ever. That will tail off a little later in the year, when people are oversupplied, but right now grocery stores are probably doing well.

Every other part of the economy is doing poorly, whether it is restaurants or shoe stores. I think I saw where they even got permission now to deliver liquor. Before, you had to buy it in the store. You couldn't get it delivered to your house. But, it is a concession, because of the difficulty that we are having, to keep from shutting down every business. That concession has been made in some places now.

But my point is that small business employs most of the people in this country, and small business is the one that is having difficulty right now. Big businesses always have a little bit of leeway, a little bit more of a forward plan, and because of their size, they have more flexibility. A small business does not have that.

What has been brought to my attention this last week are people who have payroll coming up. They have said: Now, we have been kind of shut down—shut down by the government, they like to say, but it is shut down by the virus, actually. The virus is what is creating this panic, and in order to keep people well, we have suggested all these different things that people ought to be doing, and I hope they are following that.

But, for small business, this is disastrous. If they are not selling anything, they have no cash to pay their employees. If they are not selling anything, they don't need the employees. If they

don't need the employees and they fire the employees, then, they go onto unemployment. And the unemployment lines are long.

That is not where we want people. We want people—particularly the ones who are trained for a particular job—to be available for that job the minute that job is available again.

One of these packages takes care of that situation. One package will provide for loans to small businesses, provided they keep their people on.

Now, remember, these people aren't producing anything. So there is no revenue coming in to pay that loan off. So it also provides that, provided they keep their employees and when the thing is over they still have their employees, the payroll part of that and any immediate need—there are other things that they absolutely have to pay. They have to pay their rent, or somebody else has a financial problem. They have to pay for the electricity and the heat and all of the regular things that a business has to pay for, besides employees. But, provided they have kept those employees on, those direct costs will be forgiven. So that is encouragement for every small business out there to relax a little bit.

I always say that the definition of a small business is when the owner wakes up in the middle of the night and says: Tomorrow is payroll. How am I going to make payroll?

Believe you me. That happens to those small business men out there. If you have a bad week, who doesn't get paid? The owner doesn't get paid. He has to pay those people, and he does pay those people because he wants those people around.

That is the crisis we are facing: How do we keep those people around so that, when the business comes back, they are available and the business can go forward as it did in the past?

This package will do that. I only wish that there was some way we could do it faster than Monday. And don't hold your breath. We are talking about Congress. That doesn't mean things will get done by Monday. They ought to be done today, but Monday looks like the earliest possible time that they can get done.

So the message that I am giving is this: Small business men, hang on. Hang on a little bit longer. If this passes, you will be able to keep your employees.

Their employees will be paid. That is important. That is the way to get money out into the economy: Pay employees, and let them keep their health insurance that way. If they go onto unemployment, they lose their health insurance. We don't want that to happen either.

So this is the solution that needs to happen right away for the employees, as well as the employers. I had a call from one this week who said: I have to declare bankruptcy. If you do something, will I not be eligible because I declared bankruptcy? It is a reorga-

nization bankruptcy, but I need to reorganize so I can find the cash to pay my employees.

So I am pretty sure that the bill has a stipulation in it that, if you declare bankruptcy after March 1, you will be eligible for this plan and be able to keep your business going—not in a comfortable situation, because none of us knows when this is all going to be over. None of us knows what the residual effects are going to be on the business world.

But we do need to have a vibrant business world out there providing for the needs of people. We have really become reliant on others. Hardly any of us produce our own food anymore. Hardly any of us produce anything that we use anymore.

We could and we can—and people probably are—just get by, but that is not what we are used to. That is not what we expect. That is not how we live. That is not how we enjoy life. We enjoy it by being able to have a job and buy the things that we need to have and do the recreation that we want to do.

So I am hoping that this package can go through in an expedited way, and I am particularly hopeful that the small business part, which is where most of the people in the United States work, can go through so that they can be paid, so that they can keep their insurance, and so that they are ready to do what they have been trained to do and want to do and like to do when the time comes that this virus has passed and people can be out there doing all of the things that they like to do again.

So I encourage the small business men to hold on. Help is coming. That is pretty tough to hear from Congress, I am sure, but this is one where I think people are realizing the severity and the importance of speed and how many people there are. Well, I don't think we have quite grasped how many people yet are involved in this and could be saved by this, but we will.

I ask that the businesses hang on while we do our job, and I thank the Senate for staying through the weekend to work this problem so that we can do it in a timely manner—hopefully, by Monday.

Hang on out there, America. Help is on the way.

I yield the floor.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. DURBIN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

CORONAVIRUS

Mr. DURBIN. Mr. President, yesterday I came to the floor with some optimism about what we could be including